### Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 1 of 65

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
1.	Your full name				
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Alvin First name  L Middle name	First name  Middle name		
	Bring your picture identification to your meeting with the trustee.	Wrightington			
		Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)		
2.	All other names you have used in the last 8 years				
	Include your married or maiden names.				
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2534			

Entered 04/10/18 12:52:47 Page 2 of 65 Case 18-10412 Doc 1 Filed 04/10/18 Desc Main Document Case number (if known)

Debtor 1 Alvin L Wrightington

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
		■ I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs		
5.	Where you live	7933 S Laflin	If Debtor 2 lives at a different address:		
		Chicago, IL 60620  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Cook County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition,	Check one:  ☐ Over the last 180 days before filing this petition, I		
		I have lived in this district longer than in any other district.	have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

Entered 04/10/18 12:52:47 Page 3 of 65 Case 18-10412 Doc 1 Filed 04/10/18 Desc Main

Document Case number (if known) Debtor 1 Alvin L Wrightington

Part	2: Tell the Court About	our B	ankruptcy Ca	se			
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required</i> f page 1 and check the approp	by 11 U.S.C. § 342(b) for Individuals Fili priate box.	ng for Bankruptcy
	choosing to file under	■ Chapter 7					
		□ с	hapter 11				
		□ с	hapter 12				
		□ с	hapter 13				
8.	How you will pay the fee		about how yo	u may pay. Typ attorney is subr	pically, if you are paying the fe	heck with the clerk's office in your local ce e yourself, you may pay with cash, cashio behalf, your attorney may pay with a crec	er's check, or money
					tallments. If you choose this os (Official Form 103A).	option, sign and attach the Application for	r Individuals to Pay
						otion only if you are filing for Chapter 7. E	
			applies to you	ır family size ar	nd you are unable to pay the fe	if your income is less than 150% of the of ee in installments). If you choose this opti	ion, you must fill out
			the Application	on to Have the (	Chapter 7 Filing Fee Waived (	Official Form 103B) and file it with your pe	etition.
9.	Have you filed for bankruptcy within the	■ No	).				
	last 8 years?	☐ Ye	es.				
			District		When		
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy	■ No					
	cases pending or being filed by a spouse who is	□ Ye					
	not filing this case with you, or by a business partner, or by an affiliate?		ю.				
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your residence?	■ No	Go to li	ine 12.			
		☐ Ye	es. Has yo	ur landlord obta	ained an eviction judgment ag	ainst you?	
				No. Go to line	12.		
				Yes. Fill out Inthis bankruptcy		ion Judgment Against You (Form 101A) a	and file it as part of

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47

Document Page 4 of 65 Desc Main

Case number (if known) Debtor 1 Alvin L Wrightington

Part	Report About Any Bu	sinesses	You Own	as a Sole Propriet	or	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name	and location of bus	iness	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	Name of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	Number, Street, City, State & ZIP Code		
	it to this petition.				x to describe your business:	
					ness (as defined in 11 U.S.C. § 101(27A))	
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))	
				,	efined in 11 U.S.C. § 101(53A))	
				Commodity Broke	r (as defined in 11 U.S.C. § 101(6))	
				None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> debtor?	deadline: operation	are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate thes. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of ions, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure J.S.C. 1116(1)(B).			
		■ No.	I am n	ot filing under Chap	ter 11.	
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.			
		☐ Yes.	I am fi	ling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
art	4: Report if You Own or	Have Any	/ Hazardo	us Property or Any	y Property That Needs Immediate Attention	
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is t	he hazard?		
	public health or safety? Or do you own any property that needs			iate attention is		
	immediate attention?		needed,	why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?		
					Number, Street, City, State & Zip Code	

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 5 of 65

Debtor 1 Alvin L Wrightington

Case number (if known)

Part 5:

### Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Desc Main

	Case 10-10412	DOC T	LIIEU 04/10/10	EIIIEIEU 04/10/10 12.32.47	De
			Document	Page 6 of 65	
Debtor 1	Alvin L Wrightington			Case number (if known)	

Part	6: Answer These Questi	ons for R	eporting Purposes					
16.	What kind of debts do you have?	16a.		r consumer debts? Consumer debts a ersonal, family, or household purpose."	re defined in 11 U.S.C. § 101(8) as "incurred by an			
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b.	Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you owe that are not consumer debts or business debts					
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. Go to line 18.					
	Do you estimate that after any exempt property is excluded and	■ Yes.		7. Do you estimate that after any exemparailable to distribute to unsecured cre	pt property is excluded and administrative expenses ditors?			
	administrative expenses are paid that funds will		■ No					
	be available for distribution to unsecured creditors?		☐ Yes					
18.	How many Creditors do	<b>1</b> -49		□ 1,000-5,000	□ 25,001-50,000			
	you estimate that you owe?	□ 50-99		<u></u> 5001-10,000	<u> </u>			
		☐ 100-1 ☐ 200-9		☐ 10,001-25,000	☐ More than100,000			
19.	How much do you estimate your assets to	<b>\$0 - \$</b>	50,000	□ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion			
	be worth?	□ \$50,001 - \$100,000 □ \$100,001 - \$500,000		□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million				
			001 - \$500,000 001 - \$1 million	□ \$100,000,001 - \$100 million				
20.	How much do you	<b>\$0 - \$</b>	50,000	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion			
	estimate your liabilities to be?		001 - \$100,000	□ \$10,000,001 - \$50 million				
			001 - \$500,000 001 - \$1 million	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million				
Part	7: Sign Below							
For	you	I have ex	amined this petition, and I d	declare under penalty of perjury that the	e information provided is true and correct.			
					ligible, under Chapter 7, 11,12, or 13 of title 11, and I choose to proceed under Chapter 7.			
				id not pay or agree to pay someone who the notice required by 11 U.S.C. § 342	o is not an attorney to help me fill out this 2(b).			
		I request	relief in accordance with the	e chapter of title 11, United States Cod	le, specified in this petition.			
		bankrupto and 3571	cy case can result in fines u	ent, concealing property, or obtaining map to \$250,000, or imprisonment for up	oney or property by fraud in connection with a to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,			
		Alvin L	L Wrightington Wrightington e of Debtor 1	Signature of	Debtor 2			
		Executed	I on April 10, 2018	Executed on				
	MM / DD / YYYY   MM / DD / YYYY							

Debtor 1 Alvin L Wrightington Page 7 of 65 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Joseph	R. Doyle	Date	April 10, 2018
Signature of	Attorney for Debtor		MM / DD / YYYY
Joseph R. Printed name	Doyle 6279065		
Bizar & Do	yle, LLC		
Firm name			
123 West I	Madison Street		
Suite 205			
Chicago, I	L 60602		
Number, Street,	City, State & ZIP Code		
Contact phone	312-427-3100	Email address	joe@bizardoylelaw.com
6279065 IL	_		
Bar number & St	ato		

Entered 04/10/18 12:52:47 Desc Main Case 18-10412 Doc 1 Filed 04/10/18 Document Page 8 of 65

Fill in this information	to identify your case:		
United States Bankrupt	cy Court for the:		
NORTHERN DISTRICT	OF ILLINOIS	·····	
Case number (if known)		Chapter you are filing under:	
		Chapter 7	
		☐ Chapter 11	
		☐ Chapter 12	
		☐ Chapter 13	☐ Check if this an amended filing
case—and in joint case would be yes if either obetween them. In joint all of the forms.  Be as complete and accomplete and accomp	es, these forms use you to ask for info lebtor owns a car. When information is cases, one of the spouses must repor curate as possible. If two married peo	rmation from both debtors. For examples needed about the spouses separately tinformation as <i>Debtor 1</i> and the other ple are filing together, both are equally	ile a bankruptcy case together—called a <i>joint</i> e, if a form asks, "Do you own a car," the answer the form uses <i>Debtor 1</i> and <i>Debtor 2</i> to distinguisl as <i>Debtor 2</i> . The same person must be <i>Debtor 1</i> in responsible for supplying correct information. If e your name and case number (if known). Answer
For you	I have examined this petition,	and I declare under penalty of perjury that	the information provided is true and correct.
			if eligible, under Chapter 7, 11,12, or 13 of title 11, r, and I choose to proceed under Chapter 7.
		and I did not pay or agree to pay someone d read the notice required by 11 U.S.C. §	who is not an attorney to help me fill out this 342(b).
	I request relief in accordance	with the chapter of title 11, United States 0	Code, specified in this petition.
	bankruptcy case can result in and 35%.		g money or property by fraud in connection with a up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,
	Alvin L Wrightington Signature of Debtor 1	Signature	e of Debtor 2

MM / DD / YYYY

Executed on

Executed on <u>April 3, 2018</u> MM / DD / YYYY

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 9 of 65 Case number (if known)

Debtor 1 Alvin L Wrightington

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

**6279065 IL**Bar number & State

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules flied with the petition is incorrect.

Signature of Attorney for Debtor

Joseph R. Doyle 6279065

Printed name

123 West Madison Street
Suite 205
Chicago, IL 60602

Number, Street, City, State & ZIP Code

Contact phone 312-427-3100

Date April 3, 2018

MM / DD / YYYY

MM / DD / YYYY

April 3, 2018

MM / DD / YYYY

Email address

Joe@bizardoylelaw.com

# Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 10 of 65

Fill in this informa	ition to identify you	case:			
Debtor 1	Alvin L Wrightin	gton			
Dahtar 2	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bank	cruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					Check if this is an
					amended filing
Official Form	106Dec				
Declaration	on About	an Individual	Debtor's Sch	nedules	12/15
If two married neo	nle are filing togethe	er both are equally respo	nsible for supplying corre	ct information	
obtaining money o		in connection with a bank		Making a false statement, con fines up to \$250,000, or impri	
Sign E	Below				
Did you pay o	or agree to pay som	eone who is NOT an attor	ney to help you fill out bar	nkruptcy forms?	
<b>■</b> No					
☐ Yes. Na	me of person				ition Preparer's Notice, ature (Official Form 119)
	of perjury, I declare rue and correct.	that I have read the sum	mary and schedules filed	with this declaration and	
x Africa	2 Ulagh	reston	X		
	Wrightington of Debtor 1		Signature of D	ebtor 2	
Date Ap	oril 3, 2018		Date		

# Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 11 of 65

Fill in this informa	ation to identify yo	ur case:			
Debtor 1	Alvin L Wrighti				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Banl	kruptcy Court for the	: NORTHERN DISTRIC	T OF ILLINOIS		
Case number	10.00				☐ Check if this is an amended filing
Official For Statement		Affairs for Indiv	viduals Filing f	or Bankruptcy	4/1
are true and corre	elow swers on this <i>Stat</i> ct. I understand th case can result in	ement of Financial Affairs at making a false stateme fines up to \$250,000, or in	nt, concealing property,	, or obtaining money or	alty of perjury that the answers property by fraud in connection
Alvin L Wrightin Signature of Debt		Y 6~ Sign	nature of Debtor 2		
Date April 3, 2	2018	Date	<b>.</b>		
Did you attach add ■ No □ Yes	ditional pages to Y	our Statement of Financia	al Affairs for Individuals	Filing for Bankruptcy (	Official Form 107)?
No		e who is not an attorney the the Bankruptcy Petition P			al Form 119).

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 12 of 65

Fill in this in	formation to identify your	case:						
Debtor 1	Alvin L Wrighting	ton						
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse if, filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the:	NORTHERN DISTRIC	Γ OF ILLINOIS					
Case number	•							
(if known)				п	Check if this is an			
				_	amended filing			
	orm 108 ent of Intentio	n for Individ	uals Filing Under	r Chapter 7	12/15			
	Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.							
x W/V	ullkag tite	76	X					
	. Wrightington	,	Signature of Debtor	2				
	re of Debtor 1							
Date	April 3, 2018		Date					

Document Page 13 of 65 Fill in this information to identify your case: Debtor 1 Alvin L Wrightington First Name Middle Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

### Part 1: Summarize Your Assets Your assets Value of what you own Schedule A/B: Property (Official Form 106A/B) 0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... 1b. Copy line 62, Total personal property, from Schedule A/B..... 3,325.00 1c. Copy line 63, Total of all property on Schedule A/B..... 3,325.00 Part 2: Summarize Your Liabilities Your liabilities Amount you owe Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 1.706.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D... Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... 22,484.00 Your total liabilities 24.190.00 Part 3: Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I) 4,286.00 Copy your combined monthly income from line 12 of Schedule I..... Schedule J: Your Expenses (Official Form 106J) 4,789.00 Copy your monthly expenses from line 22c of Schedule J..... Part 4: Answer These Questions for Administrative and Statistical Records Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Case 18-10412 Doc 1 Document

Page 14 of 65 Case number (if known) Debtor 1 Alvin L Wrightington

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 7,153.67 \$ 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Out	56 10-10412	Documo		47 Desciviani
Fill in this inform	ation to identify you	DOCUME r case and this filing:	III Paue 15 01 05	
Debtor 1	Alvin L Wrightin	aton		
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States Ban	kruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS	
	, ,			_
Case number				☐ Check if this is an amended filing
				-
Official For	m 106A/B			
_	A/B: Prop	nerty		12/15
n each category, se hink it fits best. Be nformation. If more Answer every questi	parately list and descri as complete and accur space is needed, attac ion.	be items. List an asset only or rate as possible. If two married h a separate sheet to this form	nce. If an asset fits in more than one category, lid people are filing together, both are equally respondent to the top of any additional pages, write your	ponsible for supplying correct
_		bie interest in any residence, b	uilding, land, or similar property?	
No. Go to Part				
☐ Yes. Where is	the property?			
Part 2: Describe Y	our Vehicles			
someone else drive	es. If you lease a vehi		icles, whether they are registered or not? I le G: Executory Contracts and Unexpired Leas	
■ No				
☐ Yes				
Examples: Boats			al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories	s
■ No □ Yes				
<b>—</b> 103				
			tries from Part 2, including any entries for	
Part 3: Describe Y	our Personal and Hou	sahold Itams		
		itable interest in any of the	following items?	Current value of the
				portion you own? Do not deduct secured claims or exemptions.
Examples: Majo		e, linens, china, kitchenware		
Yes. Describ	De			
		neous used household		

Official Form 106A/B Schedule A/B: Property page 1

Miscellaneous used household goods - Lien held with the

RoomPlace

\$300.00

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Page 16 of 65
Case number (if known) Document Debtor 1 Alvin L Wrightington 7 Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No Yes. Describe..... \$275.00 Miscellaneous Electronics 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles □ No Yes. Describe..... Miscellaneous books, tapes, CD's, etc. \$50.00 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... Personal used clothing \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver Yes. Describe..... \$50.00 Miscellaneous costume jewelry \$200.00 Jewelry - Lien held with Rogers & Holland 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list

■ No

☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....

\$2,075.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Page 17 of 65

Case number (if known) Debtor 1 Alvin L Wrightington Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No ☐ Yes..... Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes..... Chase Bank - Wifes name only \$1,250,00 17.1. Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them...

page 3

De	ebtor 1	Case 18-10412  Alvin L Wrightingto		Filed 04/10/18 Document	Entered 04/10/18 12:52:47 Page 18 of 65 Case number (if known)	Desc Main
	Examp  ■ No	es, franchises, and other les: Building permits, exc	clusive licenses		n holdings, liquor licenses, professional licens	es
М	onev or i	property owed to you?				Current value of the
	,	,				portion you own? Do not deduct secured claims or exemptions.
	■ No	unds owed to you  Give specific information	about them, inc	cluding whether you alre	ady filed the returns and the tax years	
	Examp ■ No	support  les: Past due or lump su  Give specific information	, ,	usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
	Examp  ■ No	imounts someone owes iles: Unpaid wages, disab benefits; unpaid loar Give specific information	bility insurance poility insurance poility insurance to		efits, sick pay, vacation pay, workers' compe	nsation, Social Security
	Examp ■ No	ts in insurance policies iles: Health, disability, or	life insurance; h		HSA); credit, homeowner's, or renter's insurar	
		Co	ompany name:		Beneficiary:	Surrender or refund value:
	If you a someo	erest in property that is are the beneficiary of a livenee has died.  Give specific information	ving trust, expec		ed surance policy, or are currently entitled to rece	eive property because
	Examp ■ No	against third parties, was les: Accidents, employm Describe each claim	ent disputes, in		it or made a demand for payment s to sue	
	■ No	contingent and unliquid		every nature, includin	g counterclaims of the debtor and rights to	set off claims
	■ No	ancial assets you did n	•			
36					ny entries for pages you have attached	\$1,250.00
Pa	rt 5: Des	scribe Any Business-Relat	ed Property You	Own or Have an Interest	In. List any real estate in Part 1.	
37.	Do you o	own or have any legal or ed	quitable interest	in any business-related p	roperty?	
	No. Go					
[	→ Yes. G	o to line 38.				

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Page 19 of 65

Case number (if known) Document Debtor 1 Alvin L Wrightington Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ..... \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 ...... \$0.00 Part 2: Total vehicles, line 5 \$0.00 57. Part 3: Total personal and household items, line 15 \$2,075.00 58. Part 4: Total financial assets, line 36 \$1,250.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$3,325.00 Copy personal property total \$3,325.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$3,325.00

Fill in this infor	rmation to identify your	case:		
Debtor 1	Alvin L Wrighting	jton		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Chec	ck only one box for each exemption.	
Miscellaneous used household goods	\$900.00		\$900.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Miscellaneous used household goods - Lien held with the	\$300.00		\$0.00	735 ILCS 5/12-1001(b)
RoomPlace Line from Schedule A/B: 6.2			100% of fair market value, up to any applicable statutory limit	
Miscellaneous Electronics Line from Schedule A/B: 7.1	\$275.00		\$275.00	735 ILCS 5/12-1001(b)
Line Holli Schedule A/D. 1.1			100% of fair market value, up to any applicable statutory limit	
Miscellaneous books, tapes, CD's, etc.	\$50.00		\$50.00	735 ILCS 5/12-1001(a)
Line from Schedule A/B: 8.1			100% of fair market value, up to any applicable statutory limit	
Personal used clothing Line from Schedule A/B: 11.1	\$300.00		\$300.00	735 ILCS 5/12-1001(a)
Line from Soriedule A/D. 11.1			100% of fair market value, up to any applicable statutory limit	

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 21 of 65

Case number (if known)

ef description of the property and line on hedule A/B that lists this property	Current value of the portion you own			Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
scellaneous costume jewelry	\$50.00		\$50.00	735 ILCS 5/12-1001(b)	
e Hotti Schedule A/B. 12.1			100% of fair market value, up to any applicable statutory limit		
welry - Lien held with Rogers &	\$200.00		\$0.00	735 ILCS 5/12-1001(b)	
ne from Schedule A/B: 12.2			100% of fair market value, up to any applicable statutory limit		
necking: Chase Bank - Wifes name	\$1,250.00		\$1,250.00	735 ILCS 5/12-1001(b)	
ne from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit		
	scellaneous costume jewelry e from Schedule A/B: 12.1  welry - Lien held with Rogers & billand e from Schedule A/B: 12.2  secking: Chase Bank - Wifes name	scellaneous costume jewelry e from Schedule A/B: 12.1  welry - Lien held with Rogers & \$200.00  e from Schedule A/B: 12.2  secking: Chase Bank - Wifes name ly	scellaneous costume jewelry e from Schedule A/B: 12.1  welry - Lien held with Rogers & \$200.00 e from Schedule A/B: 12.2  secking: Chase Bank - Wifes name ly	portion you own Copy the value from Schedule A/B that lists this property  scellaneous costume jewelry e from Schedule A/B: 12.1  \$50.00  \$50.00  \$50.00  \$100% of fair market value, up to any applicable statutory limit  welry - Lien held with Rogers & \$200.00  e from Schedule A/B: 12.2  \$1,250.00  \$1,250.00  \$1,250.00  \$1,250.00  \$1,250.00  \$1,250.00  \$1,250.00  \$1,250.00	

		Document Pag	ne 22	of 65		
Fill in this informat	tion to identify yοι	ır case:				
Debtor 1	Alvin L Wrightir	agton				
Debior i	First Name	Middle Name Last N	ame			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name Last N	ame		•	
United States Banks	ruptov Court for the	: NORTHERN DISTRICT OF ILLINOIS				
United States Bankı	ruptcy Court for the.	NORTHERN DISTRICT OF IEEINOIS			-	
Case number						
(if known)					☐ Chec	k if this is an
					amen	ded filing
Official Form	<u>106D</u>					
Schedule D	: Creditors	Who Have Claims Sec	ured	by Propert	v	12/15
001104410 B	· Or our core	Time have dialine dec	<u> </u>	Бу 1 горог с	<del>.</del>	,.0
		If two married people are filing together, both out, number the entries, and attach it to this				
number (if known).	uullional Page, IIII II I	out, number the entries, and attach it to this	om. om	the top of any addition	nai pages, write your na	anie and case
1. Do any creditors ha	ve claims secured by	v vour property?				
	•	his form to the court with your other sched	ules Voi	ı have nothing else t	o report on this form	
_		•	ules. Tot	Thave nothing else t	o report on this form.	
Yes. Fill in al	I of the information	below.				
Part 1: List All S	Secured Claims					
2. List all secured cla	ims. If a creditor has i	more than one secured claim, list the creditor se	narately	Column A	Column B	Column C
for each claim. If more	than one creditor has	s a particular claim, list the other creditors in Part		Amount of claim	Value of collateral	Unsecured
much as possible, list the claims in alphabetic		cal order according to the creditor's name.		Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Comenity B	ank/roompice	Describe the property that secures the clai	m:	\$853.00	\$300.00	\$0.00
Creditor's Name		Miscellaneous used household		<del></del>	<del></del>	
		goods - Lien held with the				
		RoomPlace				
Po Box 1827	789	As of the date you file, the claim is: Check al	l that			
Columbus,		apply.  Contingent				
	ty, State & Zip Code	☐ Contingent☐ Unliquidated				
Number, Street, Cr	ly, State & Zip Code					
Who owes the debt	? Check one	Nature of lien. Check all that apply.				
_	- Chican chica	☐ An agreement you made (such as mortgage	e or secu	red		
Debtor 1 only		car loan)	e or secu	ieu		
Debtor 2 only	0 1	Положения	P			
Debtor 1 and Debto		☐ Statutory lien (such as tax lien, mechanic's	lien)			
At least one of the		Judgment lien from a lawsuit	basa M	oney Security		
☐ Check if this clain community debt	n relates to a	Other (including a right to offset)	iase ivi	oney Security		
community dobt						
	Opened					
	3/08/14					
	Last Active		5803			
Date debt was incurre	ed <u>1/10/17</u>	Last 4 digits of account number	3003			
2.2 Rogers & Ho	ol	Describe the property that secures the clai	m:	\$853.00	\$200.00	\$0.00
Creditor's Name		Jewelry - Lien held with Rogers &				
		Holland				
		As of the date you file, the claim is: Check al	l I that			
Po Box 879	00440	apply.				
Matteson, IL		Contingent				
Number, Street, Cit	ty, State & Zip Code	Unliquidated				
Marie a succession of the state of	201	Disputed				
Who owes the debt	r Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as mortgag	e or secu	red		
Debtor 2 only		car loan)				
Debtor 1 and Debto	•	☐ Statutory lien (such as tax lien, mechanic's	lien)			
At least one of the	dobtors and another	Undament lien from a lawquit				

## Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 23 of 65

Debtor 1 Alvin L W	rightington		Case number (if know)	
First Name	Middle Name	e Last Name	_	
☐ Check if this claim re community debt	elates to a	Other (including a right to offset)	Purchase Money Security	
Date debt was incurred	Opened 3/28/14 Last Active 1/29/17	Last 4 digits of account num	nber <u>4818</u>	
	of your form, add the	umn A on this page. Write that nun e dollar value totals from all pages	. ,	

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	0450 10	7 10-112 0	Γ	Document	Page 2	4 of 65	LZ.02.47 DC	oo wan
Fill in th	is information t	o identify your c						
Debtor 1	Alvi	n L Wrightingt	on					
	First N		Middle Na	me	Last Name			
Debtor 2 (Spouse if,		lame	Middle Na	me	Last Name			
				DISTRICT OF ILL				
United S	tates Bankruptcy	Court for the:	NORTHERN	DISTRICT OF ILL	LINOIS			
Case null (if known)	mber			-			_	Check if this is an mended filing
	l Form 106 lule E/F: C		ho Have	Unsecured	Claims			12/15
Schedule Schedule left. Attacl	G: Executory Con D: Creditors Who h the Continuatior case number (if k	tracts and Unexpir Have Claims Secu Page to this page	red Leases (Of ired by Propert e. If you have n	ficial Form 106G). Do y. If more space is r o information to rep	o not include needed, copy t	any creditors with p the Part you need, fi	artially secured claims Il it out, number the en	al Form 106A/B) and on that are listed in tries in the boxes on the tional pages, write your
1. Do ar	ny creditors have	priority unsecured	l claims agains	t you?				
■ No	o. Go to Part 2.							
☐ Ye	es.							
Part 2:	List All of You	ır NONPRIORITY	/ Unsecured	Claims				
□ No	o. You have nothing		rt. Submit this fo	orm to the court with y			f a creditor has more tha	un ana pappiisitu
unsed	cured claim, list the one creditor holds a	creditor separately	for each claim.	For each claim listed,	, identify what t	ype of claim it is. Do r	not list claims already indecured claims fill out the	cluded in Part 1. If more
								Total claim
	Amex			Last 4 digits of acco	ount number	1063		\$0.00
ı	Nonpriority Creditor Po Box 29787' Fort Lauderda	1		When was the debt	incurred?	Opened 09/90 02/18	Last Active	-
	Number Street City Who incurred the	•		As of the date you f	ile, the claim i	s: Check all that appl	ly	
ı	Debtor 1 only			☐ Contingent				
I	Debtor 2 only			☐ Unliquidated				
I	Debtor 1 and De	ebtor 2 only		☐ Disputed				
I	At least one of t	he debtors and ano		Type of NONPRIOR	ITY unsecured	d claim:		
		aim is for a comm	iuiiity	Student loans				
	debt s the claim subjec	ct to offset?		☐ Obligations arising report as priority clair		ration agreement or o	divorce that you did not	
	No	0.10011				g plans, and other sin	milar debts	
	■ No □ Yes			Other. Specify	-			
'	<b>—</b> 163			Other. Specify	J. Juli Juli	•		-

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 25 of 65

Debtor 1 Alvin L Wrightington Case number (if know) 4.2 \$0.00 Aspen/atlanticus Last 4 digits of account number 5672 Nonpriority Creditor's Name Opened 05/06 Last Active Po Box 105555 When was the debt incurred? 7/25/07 Atlanta, GA 30348 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.3 Bbv/cbna 6279 Last 4 digits of account number \$0.00 Nonpriority Creditor's Name Opened 3/01/14 Last Active Po Box 6497 When was the debt incurred? 5/16/14 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Credit Card 4.4 **Bk Of Amer** Last 4 digits of account number 1469 \$2.523.00 Nonpriority Creditor's Name Opened 05/16 Last Active Po Box 982238 When was the debt incurred? 1/18/17 El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

Document Page 26 of 65 Debtor 1 Alvin L Wrightington Case number (if know) 4.5 \$0.00 Cap1/cabel Last 4 digits of account number 1790 Nonpriority Creditor's Name Opened 3/19/16 Last Active 4800 Nw 1st St Ste 300 When was the debt incurred? 1/20/17 Lincoln, NE 68521 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.6 Cap1/mnrds Last 4 digits of account number 5872 \$502.00 Nonpriority Creditor's Name Opened 11/16 Last Active Po Box 30253 When was the debt incurred? 12/17/16 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.7 Capital One Last 4 digits of account number 9928 \$320.00 Nonpriority Creditor's Name Opened 12/16 Last Active Po Box 5253 2/17/17 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

report as priority claims

■ Other. Specify Credit Card

☐ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

Entered 04/10/18 12:52:47 Case 18-10412 Doc 1 Filed 04/10/18 Desc Main Document

Page 27 of 65 Case number (if know) Debtor 1 Alvin L Wrightington 4.8 \$3,900.00 Capital One Bank Usa N Last 4 digits of account number 7938 Nonpriority Creditor's Name Opened 07/15 Last Active 15000 Capital One Dr When was the debt incurred? 1/18/17 Richmond, VA 23238 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.9 Capital One Bank Usa N Last 4 digits of account number 8147 \$3,588.00 Nonpriority Creditor's Name Opened 07/15 Last Active 15000 Capital One Dr When was the debt incurred? 1/05/17 Richmond, VA 23238 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Credit Card 4.1 5803 Cb/roompice Last 4 digits of account number \$0.00 Nonpriority Creditor's Name Opened 3/08/14 Last Active Po Box 182789 When was the debt incurred? 1/10/17 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Charge Account

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 28 of 65

Debtor 1 Alvin L Wrightington Case number (if know) 4.1 Cbna 0308 \$534.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 11/13 Last Active 50 Northwest Point Road When was the debt incurred? 1/13/17 Elk Grove Village, IL 60007 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Credit Card Other. Specify 4.1 Ccs/first National Ban 5036 \$844.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 08/16 Last Active 500 East 60th St North When was the debt incurred? 11/21/17 Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.1 Ccs/first Savings Bank 7122 \$1,288.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 03/16 Last Active 500 East 60th St North 11/28/17 When was the debt incurred? Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 29 of 65
Case number (if know)

4.1	Ohana Card		OEE4	<b>*</b> 0.00
4	Chase Card  Nonpriority Creditor's Name	Last 4 digits of account number	<u>8554</u>	\$0.00
	P.o. Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 4/11/14	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Credit Card	<u> </u>	
4.1 5	Chase Mtg	Last 4 digits of account number	5634	\$0.00
	Nonpriority Creditor's Name		Opened 11/09/12 Last Active	
	Po Box 24696 Columbus, OH 43224	When was the debt incurred?	9/26/14	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify FHA Real E	State Mortgage	
4.1	City of Chicago	Last 4 digits of account number	2534	\$1,200.00
	Nonpriority Creditor's Name	_		·
	Dept of Finance 111 W Jackson Blvd Ste 600 Chicago, IL 60604	When was the debt incurred?	13	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	<ul> <li>Obligations arising out of a separeport as priority claims</li> </ul>	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other Specify Tickets	<del>-</del> -	
	<b>—</b> 163	Other. Specify		

Document Page 30 of 65 Debtor 1 Alvin L Wrightington Case number (if know) 4.1 \$382.00 Comenity Bank/ashstwrt 7891 Last 4 digits of account number Nonpriority Creditor's Name Opened 08/16 Last Active Po Box 182789 When was the debt incurred? 1/11/17 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.1 Comenitybank/dressbarn 1117 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 11/18/13 Last Active Po Box 182789 When was the debt incurred? 1/10/14 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account 4.1 Comenitycapital/biglot 5145 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 04/17 Last Active 3100 Easton Square PI When was the debt incurred? 7/25/17 Columbus, OH 43219 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

■ Other. Specify Charge Account

report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 31 of 65

Debtor 1 Alvin L Wrightington Case number (if know) 4.2 \$989.00 Credit First N A 9948 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 09/16 Last Active 6275 Eastland Rd When was the debt incurred? 1/18/17 Brookpark, OH 44142 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.2 Credit One Bank Na 5448 \$1,039.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 01/15 Last Active Po Box 98875 When was the debt incurred? 1/06/17 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.2 **Credit One Bank Na** 6445 \$527.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 11/16 Last Active Po Box 98875 When was the debt incurred? 1/05/17 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 32 of 65

Debtor 1 Alvin L Wrightington Case number (if know) 4.2 Creditonebnk 6445 \$799.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Opened 11/02/16 Last Active Po Box 98875 When was the debt incurred? 1/05/17 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.2 **Dsnb Macys** 7680 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 6/19/13 Last Active Po Box 8218 When was the debt incurred? 7/17/14 Mason, OH 45040 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account 4.2 First Svg Cc 1104 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 3/28/16 Last Active 500 East 60th St North When was the debt incurred? 10/27/16 Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 33 of 65

Case number (if know) Debtor 1 Alvin L Wrightington 4.2 **Gm Financial** 5140 \$0.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Opened 09/11 Last Active Po Box 181145 When was the debt incurred? 12/14/16 Arlington, TX 76096 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Automobile ☐ Yes 4.2 **Great American Finance** 1798 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 02/13 Last Active 20 N Wacker Dr Ste 2275 When was the debt incurred? 7/10/14 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Household Goods 42 Lane Bryant Retail/soa 4946 Unknown Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 10/08 Last Active 450 Winks Ln When was the debt incurred? 12/10/09 Bensalem, PA 19020 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 34 of 65

Debtor 1 Alvin L Wrightington Case number (if know) 4.2 Merrick Bk 4240 \$0.00 Last 4 digits of account number 9 Nonpriority Creditor's Name Opened 5/07/07 Last Active Po Box 9201 When was the debt incurred? 10/02/11 Old Bethpage, NY 11804 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.3 **Peoples Engy** 7952 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 9/28/09 Last Active 200 East Randolph 10/01/12 When was the debt incurred? Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Agriculture 4.3 **Peoples Gas** 0954 \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2016 Chicago, IL 60687-0001 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Utility

Entered 04/10/18 12:52:47 Case 18-10412 Doc 1 Filed 04/10/18 Desc Main Page 35 of 65 Document

Case number (if know)

Debtor 1 Alvin L Wrightington 4.3 Portfolio Recovery 2534 \$0.00 Last 4 digits of account number 2 Nonpriority Creditor's Name 120 Corporate Blvd. When was the debt incurred? 2016 Suite 1 Norfolk, VA 23502 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other, Specify Collection Account for Capital One Bank 4.3 Rogers & Hol 4198 \$0.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Opened 3/16/14 Last Active Po Box 879 When was the debt incurred? 8/20/14 Matteson, IL 60443 As of the date you file, the claim is: Check all that apply Number Street City State ZIp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes 4.3 \$0.00 Syncb/jcp 6473 Last 4 digits of account number Nonpriority Creditor's Name Opened 07/07 Last Active Po Box 965007 When was the debt incurred? 2/09/12 Orlando, FL 32896 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 36 of 65
Case number (if know)

Debto	Alvin L Wrightington	——————————————————————————————————————	Case number (if know)				
4.3 5	Syncb/old Navy Nonpriority Creditor's Name	Last 4 digits of account number	9099	\$0.00			
	Po Box 965005 Orlando, FL 32896	When was the debt incurred?	Opened 10/30/09 Last Active 8/22/14				
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	<del>- ·</del>				
	Yes	Other. Specify Charge Acc	count				
4.3	Syncb/toysrus Nonpriority Creditor's Name	Last 4 digits of account number	4361	\$0.00			
	Po Box 965005 Orlando, FL 32896	When was the debt incurred?	Opened 6/10/13 Last Active 3/06/14				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims					
	■ No	Debts to pension or profit-sharing					
	Yes	Other. Specify Charge Acc	count				
4.3 7	Syncb/walmart  Nonpriority Creditor's Name	Last 4 digits of account number	7083	\$1,317.00			
	Po Box 965024 El Paso, TX 79998	When was the debt incurred?	Opened 07/15 Last Active 1/20/17				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	☐ Unliquidated ☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community debt	<ul><li>☐ Student loans</li><li>☐ Obligations arising out of a sepa</li></ul>					
	Is the claim subject to offset?	report as priority claims					
	No	Debts to pension or profit-sharing	<del>- ·</del>				
	☐ Yes	■ Other. Specify Charge Acc	count				

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 37 of 65
Case number (if know)

Debtor 1 Alvin L Wrightington 4.3 \$495.00 Syncb/walmart 5980 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 11/16 Last Active Po Box 965024 When was the debt incurred? 11/21/17 El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.3 Thd/cbna 0059 \$501.00 Last 4 digits of account number 9 Nonpriority Creditor's Name Opened 08/14 Last Active Po Box 6497 When was the debt incurred? 1/18/17 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account 4.4 Webbank/fingerhut 8206 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 6/12/04 Last Active 6250 Ridgewood Rd When was the debt incurred? 1/11/11 Saint Cloud, MN 56303 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Page 38 of 65 Case number (if know) Document

Debtor 1 Alvin L Wrightington

Worlds Foremost Bank N	Last 4 digits of account number	1790	\$1,236.00
Nonpriority Creditor's Name  4800 Nw 1st St Ste 300  Lincoln, NE 68521	When was the debt incurred?	Opened 03/16 Last Active 1/20/17	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
No	Debts to pension or profit-sharin	g plans, and other similar debts	
☐ Yes	■ Other. Specify Credit Card	l	

#### Part 3: List Others to Be Notified About a Debt That You Already Listed

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 22,484.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 22,484.00

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main

		DOCUME	ni Paue 39 01 05	
Fill in this infor	mation to identify your	case:		
Debtor 1	Alvin L Wrighting	jton		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the or, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.3					
	Name				
	Number	Street			<del>_</del>
	City		State	ZIP Code	
2.4	•				
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main

		Docume	ent Page 40 d	าเคร	
Fill in this	information to identify your				
Debtor 1	Alvin L Wrighting	aton			
	First Name	Middle Name	Last Name	_	
Debtor 2 (Spouse if, filin	g) First Name	Middle Name	Last Name		
United Stat	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb (if known)	per				☐ Check if this is an
					amended filing
Official	Form 106H				
	ule H: Your Cod	ehtors			12/15
Jenea	ule II. Ioui oou	ebioi 3			12/13
our name	nd number the entries in the and case number (if known ou have any codebtors? (If	). Answer every question		. •	p of any Additional Pages, write
_ `	ou have any codebiors. (ii	you are ming a joint case,	do not list chiler spouse	as a codebior.	
■ No □ Yes					
Arizona	a, California, Idaho, Louisiana				ty states and territories include )
	Go to line 3.  Did your spouse, former spo	use or legal equivalent live	with you at the time?		
<b>□</b> 163.	. Dia your spouse, former spo	use, or legal equivalent live	e with you at the time:		
in line Form 1	2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	sure you have listed t	ng with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor lame, Number, Street, City, State and Z	IP Code		Column 2: The cre Check all schedul	editor to whom you owe the debt es that apply:
3.1				☐ Schedule D, lir	ne
	Name			☐ Schedule E/F,	
				☐ Schedule G, lir	ne
	Number Street			<u>—</u>	
	City	State	ZIP Code		
3.2				☐ Schedule D, lir	
	Name			□ Schedule E/F,	
				☐ Schedule G, lir	
1	Number Street			_	
(	City	State	ZIP Code		

# Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 41 of 65

EIII	in this information to identify your ca	380.				ı			
	btor 1 Alvin L Wrig								
	btor 2  buse, if filing)				_				
Uni	ited States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS						
(If kr	se number nown)  ##icial Form 1061						ded filing nent show	ing postpetition of following date:	chapter
_	fficial Form 106l chedule I: Your Inc					MM / DD	YYYY		12/15
sup spo atta	as complete and accurate as possible plying correct information. If you use. If you are separated and you ch a separate sheet to this form. It 1:  Describe Employment	are married and not filing wi	ng jointly, and your th you, do not inclu	spouse i ide infori	s liv nati	ing with you, in on about your s	clude info pouse. If r	rmation about y nore space is n	our eeded,
1.	Fill in your employment information.		Debtor 1			Debto	· 2 or non-	filing spouse	
	If you have more than one job,		☐ Employed			■ Em		g -p	
	attach a separate page with information about additional	Employment status	■ Not employed				☐ Not employed		
	employers.	Occupation	Unmeployed			Cashi	er		
	Include part-time, seasonal, or self-employed work.	Employer's name	-			Cook County Recorder of Deeds			
	Occupation may include student or homemaker, if it applies.	Employer's address				_	Clark St go, IL 60		
		How long employed to	here?				25 years	<b>S</b>	
Pai	rt 2: Give Details About Mor	nthly Income							
	mate monthly income as of the dause unless you are separated.	ate you file this form. If	you have nothing to r	eport for	any	line, write \$0 in th	ne space. I	nclude your non-	-filing
	ou or your non-filing spouse have mo e space, attach a separate sheet to		ombine the informatio	n for all e	emple	oyers for that per	son on the	lines below. If yo	ou need
						For Debtor 1		ebtor 2 or iling spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	0.00	\$	4,739.00	
3.	Estimate and list monthly overt	ime pay.		3.	+\$	0.00	+\$_	0.00	

Calculate gross Income. Add line 2 + line 3.

0.00

# Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 42 of 65

Deb	tor 1	Alvin L Wrightington	-	Case	number (if known)			
				For	Debtor 1	non-fil	btor 2 or ing spouse	
	Сор	y line 4 here	4.	\$	0.00	\$	4,739.00	=
5.	List	all payroll deductions:						
	5a. 5b. 5c. 5d. 5e. 5f.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations	5a. 5b. 5c. 5d. 5e. 5f.	\$ \$ \$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$	558.00 403.00 0.00 0.00 279.00 0.00	= - -
	5g.	Union dues	5g.	\$_	0.00	\$	49.00	-
	5h.	Other deductions. Specify:	5h.+	\$	0.00	+ \$	0.00	-
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$	1,289.00	_
7.	Cald	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	3,450.00	-
8.	<b>List</b> 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends	8a. 8b.	\$	0.00	\$ \$	0.00 0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	0.00	-
	8d.	Unemployment compensation	8d.	\$	836.00	\$	0.00	-
	8e. 8f.	Social Security  Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental	8e.	\$	0.00	\$	0.00	-
		Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$	0.00	\$	0.00	
	8g.	Pension or retirement income	– 8g.	\$_	0.00	\$	0.00	_
	8h.	Other monthly income. Specify:	8h.+	\$	0.00	+ \$	0.00	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	836.00	\$	0.00	0
10.		tulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		836.00 + \$_	3,450	).00 = \$	4,286.00
11.	. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.  Specify:  11. +\$ 0.00							
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaines					12. \$	4,286.00
13.	Do y ■	rou expect an increase or decrease within the year after you file this form?  No.  Yes. Explain:	?				Combii monthl	ned y income

# Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 43 of 65

	South to the form of the state				
FIII I	in this information to identify your case:				
Debt	Alvin L Wrightington		Che	eck if this is:	
Debt	tor 2			An amended filing	ving postpotition abouter
	buse, if filing)			13 expenses as of	ving postpetition chapter the following date:
Unite	ed States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLIN	NOIS		MM / DD / YYYY	
Case	e number				
(If kn	nown)				
Of	fficial Form 106J				
Sc	chedule J: Your Expenses				12/15
Be a	as complete and accurate as possible. If two married people a prmation. If more space is needed, attach another sheet to this nber (if known). Answer every question.				
Part					
1.	Is this a joint case?				
	No. Go to line 2.				
	Yes. Does Debtor 2 live in a separate household?				
	□ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, Expense.	s for Separate House	hold of Deb	otor 2.	
2.	Do you have dependents? ☐ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.	Dependent		11	■ Yes
	·				□ No
		Dependent		26	■ Yes
					□ No
					☐ Yes
					□ No
					☐ Yes
3.	Do your expenses include  expenses of people other than  yourself and your dependents?  □ No □ Yes				
exp app	t 2: Estimate Your Ongoing Monthly Expenses imate your expenses as of your bankruptcy filing date unless renses as of a date after the bankruptcy is filed. If this is a supplicable date.  Itude expenses paid for with non-cash government assistance	plemental Schedule			
the	value of such assistance and have included it on <i>Schedule I:</i> ficial Form 106I.)			Your expe	enses
4.	The rental or home ownership expenses for your residence. payments and any rent for the ground or lot.	Include first mortgage	4. :	\$	1,210.00
	If not included in line 4:				
	4a. Real estate taxes		4a.	\$	0.00
	4b. Property, homeowner's, or renter's insurance		4b.	·	0.00
	4c. Home maintenance, repair, and upkeep expenses		4c.	\$	200.00
_	4d. Homeowner's association or condominium dues		4d.	·	0.00
5	Additional mortgage payments for your residence, such as he	ome equity loans	5	\$	0.00

# Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 44 of 65

Debto	or 1 Alvin L Wrighti	ngton	Case num	ber (if known)	
i.	Utilities:				
	6a. Electricity, heat, n	atural gas	6a.	\$	337.00
	6b. Water, sewer, gar	<del>-</del>	6b.	\$	100.00
		none, Internet, satellite, and cable services	6c.		490.00
	6d. Other. Specify:	ione, internet, satellite, and bable services	6d.	·	0.00
	Food and housekeepin	a cunnline	od. 7.	·	650.00
	Childcare and children	•	8.	\$	
			9.	\$	0.00
	Clothing, laundry, and	· ·		· ·	250.00
	Personal care products		10.	\$	100.00
	Medical and dental exp		11.	\$	100.00
	<b>Fransportation.</b> Include Do not include car paym	gas, maintenance, bus or train fare.	12.	\$	350.00
	. ,	ens. ecreation, newspapers, magazines, and books		·	100.00
		ecreation, newspapers, magazines, and books as and religious donations	14.	· -	
		is and religious donations	14.	φ	0.00
	I <b>nsurance.</b> Do not include insurance	e deducted from your pay or included in lines 4 or	20		
	15a. Life insurance	s deducted from your pay or included in lines 4 or .	20. 15a.	\$	0.00
	15b. Health insurance		15a. 15b.		0.00
	15c. Vehicle insurance		15c.		229.00
		D16		·	
	15d. Other insurance.	. ,	15d.	<b>&gt;</b>	0.00
		ixes deducted from your pay or included in lines 4	or 20.	œ.	0.00
	Specify:			\$	0.00
	Installment or lease pa 17a. Car payments for		17a.	¢	623.00
				*	
	17b. Car payments for		17b.		0.00
	17c. Other. Specify:		17c.	·	25.00
	17d. Other. Specify:		17d.	\$	25.00
		ony, maintenance, and support that you did no		¢	0.00
		y on line 5, Schedule I, Your Income (Official F	o oo.,.	\$	
		ake to support others who do not live with you	19.	Φ	0.00
	Specify:	annes not included in lines 4 or 5 of this form		Incomo	
	Other real property exp 20a. Mortgages on oth	penses not included in lines 4 or 5 of this form	or on <i>Schedule I: Yo</i> 20a.		0.00
	• •	er property			0.00
	20b. Real estate taxes		20b.	•	0.00
		ner's, or renter's insurance	20c.		0.00
		air, and upkeep expenses	20d.		0.00
	20e. Homeowner's ass	ociation or condominium dues	20e.	·	0.00
	Other: Specify:		21.	+\$	0.00
2	Calculate veur menthi				
	Calculate your monthly 22a. Add lines 4 through	•		\$	4.789.00
	•		·m 106 L 2		4,789.00
		hly expenses for Debtor 2), if any, from Official For	III 106J-∠	\$	
	22c. Add line 22a and 22	2b. The result is your monthly expenses.		\$	4,789.00
3	Calculate your monthly	v net income			
		r combined monthly income) from Schedule I.	23a.	\$	4 296 AA
		y expenses from line 22c above.	23a. 23b.	·	4,286.00
	230. Copy your month!	y expenses nom mie 220 dbove.	∠30.	-φ	4,789.00
	230 Subtract your man	othly expenses from your monthly income			
		on the street income.	23c.	\$	-503.00
	The recult is your	monany neumoune.	200.		
	The result is your	•			
	•	ease or decrease in your expenses within the v	ear after you file this	form?	
4.	Do you expect an incre	ease or decrease in your expenses within the y			or decrease because o
I.	Do you expect an incre	to finish paying for your car loan within the year or do yo			or decrease because o
4.	Do you expect an incre	to finish paying for your car loan within the year or do yo			or decrease because o

## Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 45 of 65

Fill in this inform	nation to identify you	r c250:			Ī
Debtor 1	Alvin L Wrightin	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bar	nkruptcy Court for the:	NORTHERN DISTRI	CT OF ILLINOIS		
Case number					☐ Check if this is an amended filing
Official Form					
<b>Declarat</b>	ion About	an Individua	al Debtor's S	Schedules	12/15
obtaining money years, or both. 18		in connection with a ba			tement, concealing property, or 000, or imprisonment for up to 20
Did you pay	or agree to pay som	eone who is NOT an at	torney to help you fill o	out bankruptcy forms?	
■ No					
☐ Yes. N	lame of person				nkruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
	ty of perjury, I declar true and correct.	e that I have read the su	ummary and schedules	filed with this declarat	ion and
X /s/ Alvi	n L Wrightington		X		
	Wrightington e of Debtor 1		Signatur	e of Debtor 2	

Date \_\_\_\_\_

Date April 10, 2018

# Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 46 of 65

===	in this inform	ation to identify you				
_		nation to identify you				
De	btor 1	Alvin L Wrightin	Middle Name	Last Name		
	btor 2 buse if, filing)	First Name	Middle Name	Last Name		
		nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
		. ,				
	se number nown)				_	Check if this is an mended filing
	ficial For		Affairs for Indivi	duals Filing for B	ankruptcy	4/16
Be a	as complete a ormation. If months onber (if known	nd accurate as possi ore space is needed, ). Answer every que	ble. If two married people a attach a separate sheet to stion.	are filing together, both are this form. On the top of any	equally responsible for sup y additional pages, write you	
1 Fal	<u> </u>	current marital statu	rital Status and Where You	Lived Before		
••	_	Current maritar state				
	■ Married □ Not marr	ried				
2.	During the la	ıst 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. List	t all of the places you l	ived in the last 3 years. Do no	ot include where you live now	<i>ı</i> .	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
<b>3.</b> stat					ity property state or territory ico, Texas, Washington and W	
	■ No					
	☐ Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Pa	rt 2 Explain	n the Sources of You	r Income			
4.	Fill in the tota	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receiv	all businesses, including part		ndar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$6,128.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Case 18-10412 Document

Page 47 of 65
Case number (if known) Debtor 1 Alvin L Wrightington

				Debtor 1			Debtor 2		
				Sources of income	Gros	s income	Sources of inc	ome	Gross income
				Check all that apply.	(befo	re deductions and sions)	Check all that a		(before deductions and exclusions)
	or last calen anuary 1 to	•	31, 2017 )	■ Wages, commissions, bonuses, tips		\$21,541.00	☐ Wages, combonuses, tips	missions,	
				☐ Operating a business			☐ Operating a	business	
	or the calend anuary 1 to			■ Wages, commissions, bonuses, tips		\$15,910.00	☐ Wages, combonuses, tips	imissions,	
				☐ Operating a business			☐ Operating a	business	
	and other winnings. I  List each s	oublic benef f you are fili	it payments;   ng a joint cas ne gross inco	er that income is taxable. Ex pensions; rental income; inte e and you have income that me from each source separa	rest; divid you rece	dends; money colle- ived together, list it	cted from lawsuits; only once under De	royalties; and ebtor 1.	
				Debtor 1			Debtor 2		
				Sources of income Describe below.	each (befo	s income from source re deductions and sions)	Sources of inc Describe below		Gross income (before deductions and exclusions)
	om January e date you f		t year until kruptcy:	Unemployment		\$579.00			
Pa	rt 3: List	Certain Pay	ments You	Made Before You Filed for	Bankrup	otcy			
6.	Are either ☐ No.	Neither De	btor 1 nor D	s debts primarily consume ebtor 2 has primarily consi personal, family, or househo	umer de	bts. Consumer deb	ts are defined in 11	U.S.C. § 10	1(8) as "incurred by an
		During the No.	90 days befo Go to line 7	re you filed for bankruptcy, d	id you pa	y any creditor a tota	al of \$6,425* or mo	re?	
		☐ Yes	paid that cre not include	ach creditor to whom you pa editor. Do not include paymen payments to an attorney for t	nts for do his bank	mestic support obli ruptcy case.	gations, such as ch	nild support a	nd alimony. Also, do
		,	,	on 4/01/19 and every 3 year			or after the date o	f adjustment	
	■ Yes.			r both have primarily constructions re you filed for bankruptcy, d			al of \$600 or more?	•	
		■ No.	Go to line 7						
		□ Yes	include pay	ach creditor to whom you pa ments for domestic support o this bankruptcy case.					
	Creditor's	s Name and	Address	Dates of payme	ent	Total amount paid	Amount you still owe	Was this p	payment for

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 48 of 65

Del	otor 1	Alvin L Wrightington	Document	Page 48 of 65	se number ( <i>if known</i> )		
7.	Inside of wh	in 1 year before you filed for bankrupto ers include your relatives; any general pa ich you are an officer, director, person in iness you operate as a sole proprietor. 1 ny.	ortners; relatives of any ger control, or owner of 20% of	neral partners; partners partners or more of their voting	erships of which yo g securities; and ar	u are a genera ny managing a	al partner; corporations gent, including one for
		No Yes. List all payments to an insider.					
	Insid	der's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	insid	in 1 year before you filed for bankruptoer? de payments on debts guaranteed or cos		ments or transfer a	any property on a	ccount of a de	ebt that benefited an
		No Yes. List all payments to an insider					
	Insid	der's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment itor's name
Par	t 4:	Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	List a modif	in 1 year before you filed for bankrupto Il such matters, including personal injury fications, and contract disputes. No Yes. Fill in the details.					
		e title e number	Nature of the case	Court or agency		Status of th	e case
10.		in 1 year before you filed for bankrupto k all that apply and fill in the details belov		erty repossessed, f	oreclosed, garnis	hed, attached	I, seized, or levied?
		No. Go to line 11. Yes. Fill in the information below.					
	Cred	ditor Name and Address	Describe the Property		Date		Value of the property
			Explain what happene	d			p. spany
11.	acco	in 90 days before you filed for bankrup unts or refuse to make a payment beca No Yes. Fill in the details.		cluding a bank or fil	nancial institution	, set off any a	mounts from your
	Cred	ditor Name and Address	Describe the action the	e creditor took	Date taken	action was	Amount
12.		in 1 year before you filed for bankrupto t-appointed receiver, a custodian, or a		erty in the possess	ion of an assigne	e for the bene	efit of creditors, a
	_	No					
		Yes					
		List Certain Gifts and Contributions					
13.	_	i <mark>n 2 years before you filed for bankrup</mark> No	tcy, did you give any gift	s with a total value	of more than \$60	0 per person	?
		NO Yes Fill in the details for each gift.					

per person

Address:

Describe the gifts

Value

Gifts with a total value of more than \$600

Person to Whom You Gave the Gift and

Dates you gave the gifts

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main

Del	otor 1 Alvin L Wrightington	[	Document	Page 49 of 65 Case nu	mber (if known)	
14.	Within 2 years before you filed for bank ■ No □ Yes. Fill in the details for each gift or			gifts or contributions with	a total value of more than	\$600 to any charity
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Coo		Describe what	you contributed	Dates you contributed	Valu
Par	t 6: List Certain Losses					
15.	Within 1 year before you filed for bankroor gambling?	uptcy or	since you filed fo	or bankruptcy, did you lose	e anything because of thef	t, fire, other disaste
	■ No □ Yes. Fill in the details.					
	Describe the property you lost and how the loss occurred	Include	the amount that in	coverage for the loss surance has paid. List pend 33 of Schedule A/B: Propert		Value of propert los
Par	t 7: List Certain Payments or Transfer	's				
	consulted about seeking bankruptcy or Include any attorneys, bankruptcy petition  No Yes. Fill in the details.  Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not	preparers	Description and transferred	ling agencies for services re	Date payment or transfer was made	Amount o
	Bizar & Doyle, LLC 123 West Madison Street Suite 205 Chicago, IL 60602 joe@bizardoylelaw.com		Attorney Fees	<b>S</b>	2017	\$850.0
17.	Within 1 year before you filed for bankrupromised to help you deal with your cree Do not include any payment or transfer that	ditors or	r to make paymer		pay or transfer any prope	rty to anyone who
	■ No □ Yes. Fill in the details.					
	Person Who Was Paid Address		Description and transferred	d value of any property	Date payment or transfer was made	Amount o
18.	Within 2 years before you filed for bank transferred in the ordinary course of yo Include both outright transfers and transfel include gifts and transfers that you have all	<b>ur busin</b> s made a	ess or financial a as security (such a	ffairs? s the granting of a security i	y property to anyone, othe	

No

☐ Yes. Fill in the details.

**Person Who Received Transfer** Description and value of Address property transferred paid in exchange Person's relationship to you

Describe any property or payments received or debts Date transfer was made

Entered 04/10/18 12:52:47 Desc Main Case 18-10412 Doc 1 Filed 04/10/18 Page 50 of 65 Case number (if known) Document

Debtor 1 **Alvin L Wrightington** 

19.	beneficiary? (These are often called asset-prote		ny property to a	a self-settle	ed trust or similar device	of which	you are a
	Yes. Fill in the details.						
	Name of trust	Description and	value of the pro	operty trans	sferred	Date Tr	ransfer was
Pa	tt 8: List of Certain Financial Accounts, Instr	ruments, Safe Deposi	t Boxes, and S	torage Uni	ts		
20.	Within 1 year before you filed for bankruptcy,	were any financial ac	counts or inst	ruments he	eld in vour name, or for v	our benef	fit. closed.
	sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associa	other financial accou	nts; certificate	s of depos		•	,
	No						
	Yes. Fill in the details.				_		
		ast 4 digits of account number	Type of acco	ount or	Date account was closed, sold, moved, or transferred		ast balance e closing or transfer
21.	Do you now have, or did you have within 1 yearsh, or other valuables?	ar before you filed for	r bankruptcy, a	ıny safe de	posit box or other depos	sitory for s	securities,
	■ No						
	☐ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do y	ou still it?
22.	Have you stored property in a storage unit or	place other than you	r home within	1 year befo	re you filed for bankrupt	:cy?	
	■ No □ Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe	the contents	Do ye	ou still e it?
Pa	rt 9: Identify Property You Hold or Control fo	or Someone Else					
23.	Do you hold or control any property that some for someone.	eone else owns? Incl	ude any prope	rty you bor	rowed from, are storing	for, or hol	ld in trust
	■ No						
	Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property		Value
Po	rt 10: Give Details About Environmental Inform	,					
Га	Give Details About Environmental inform	mation					
For	the purpose of Part 10, the following definition	s apply:					
	Environmental law means any federal, state, or toxic substances, wastes, or material into the regulations controlling the cleanup of these s	air, land, soil, surfac	e water, groun	• .	•		
	Site means any location, facility, or property a to own, operate, or utilize it, including disposa	s defined under any		law, wheth	ner you now own, operat	e, or utiliz	e it or used
	Hazardous material means anything an enviro		as a hazardou	s waste, ha	zardous substance, tox	ic substar	ıce,

Official Form 107

hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Case 18-10412 Page 51 of 65 Case number (if known) Document

Debtor 1 Alvin L Wrightington

24.	4. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?							
		No						
		Yes. Fill in the details.						
		me of site dress (Number, Street, City, State and ZIP Code)		Governmental unit Address (Number, Street, City, State an ZIP Code)	d	Environmental law, if you know it	Date of notice	
25.	Hav	e you notified any governmental unit of	any r	elease of hazardous material?				
		No Yes. Fill in the details.						
		ne of site dress (Number, Street, City, State and ZIP Code)		Governmental unit Address (Number, Street, City, State an ZIP Code)	ıd	Environmental law, if you know it	Date of notice	
26.	Hav	e you been a party in any judicial or adn	ninist	rative proceeding under any envi	iron	mental law? Include settlements a	and orders.	
		No Yes. Fill in the details.						
		se Title se Number		Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case	
Par	t 11:	Give Details About Your Business or	Conn	ections to Any Business				
27.	With	nin 4 years before you filed for bankrupt	cy, di	id you own a business or have ar	ny of	f the following connections to any	/ business?	
		☐ A sole proprietor or self-employed in	n a tr	ade, profession, or other activity,	, eith	ner full-time or part-time		
		☐ A member of a limited liability comp	any (	LLC) or limited liability partnersh	ip (L	LLP)		
		☐ A partner in a partnership						
		☐ An officer, director, or managing exc	ecuti	ve of a corporation				
		☐ An owner of at least 5% of the voting	g or e	equity securities of a corporation				
		No. None of the above applies. Go to F	Part 1	2.				
		Yes. Check all that apply above and fill	in th	e details below for each business	s.			
		siness Name dress	Des	cribe the nature of the business		Employer Identification number		
	(Number, Street, City, State and ZIP Code)		Nan	me of accountant or bookkeeper		Do not include Social Security number or ITIN.  Dates business existed		
28.		nin 2 years before you filed for bankrupt itutions, creditors, or other parties.	cy, di	id you give a financial statement	to a	nyone about your business? Inclu	ude all financial	
	■ No □ Yes. Fill in the details below.							
	Name Address (Number, Street, City, State and ZIP Code)							

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Document

Page 52 of 65 Case number (if known) Debtor 1 Alvin L Wrightington

Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Alvin L Wrightington Signature of Debtor 2 **Alvin L Wrightington** Signature of Debtor 1 Date April 10, 2018 **Date** Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ■ No ☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

## Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 53 of 65

		Doc	ument Page 53 of 65			
Fill in this inform	nation to identify your o	ase:				
Debtor 1	Alvin L Wrighting	ton				
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bar	nkruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS			
Case number					☐ Check if this is an amended filing	
Official For <b>Statemen</b>		n for Indiv	viduals Filing Unde	er Chapter	7 12/15	
	vidual filing under chap claims secured by you	-	I out this form if:			
You must file this	er is earlier, unless the	ithin 30 days after	ot expired. you file your bankruptcy petition e time for cause. You must also s	or by the date set fo end copies to the cr	or the meeting of creditors, reditors and lessors you list	
	ople are filing together d date the form.	in a joint case, bo	th are equally responsible for sup	plying correct infor	mation. Both debtors must	
Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).						
Part 1: List Yo	ur Creditors Who Have	Secured Claims				
1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.						
	ditor and the property th	nat is collateral	What do you intend to do with secures a debt?	the property that	Did you claim the property as exempt on Schedule C?	
					<u> </u>	
Creditor's Co	omenity Bank/roomp	olce	☐ Surrender the property. ☐ Retain the property and redee	em it.	□ No	
Description of	Miscellaneous use	d household	Retain the property and enter		■ Yes	

Creditor's Rogers & Hol name:

Jewelry - Lien held with Rogers

goods - Lien held with the

**RoomPlace** 

property & Holland

securing debt:

Description of

property

securing debt:

☐ Surrender the property.

☐ Retain the property and redeem it.

☐ Retain the property and [explain]:

Retain the property and enter into a

Reaffirmation Agreement.

☐ Retain the property and [explain]:

→ Retain the property and [explain]:

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

☐ No

Yes

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

# Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 54 of 65

Debtor 1 Alvin L Wrightington	Case number (if known)
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my property that is subject to an unexpired lease.	intention about any property of my estate that secures a debt and any personal
X /s/ Alvin L Wrightington	x
Alvin L Wrightington Signature of Debtor 1	Signature of Debtor 2
Date April 10, 2018	Date

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

## Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 59 of 65

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In re	Alvin L Wrightington		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMP	PENSATION OF ATTO	RNEY FOR D	EBTOR(S)	
C	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 26 compensation paid to me within one year before the specified rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptcy	, or agreed to be paid	to me, for services render	ed or to
	For legal services, I have agreed to accept		\$	850.00	
	Prior to the filing of this statement I have receiv	red	\$	850.00	
	Balance Due		\$	0.00	
2. 7	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed co	ompensation with any other person	unless they are men	abers and associates of my	law firm.
	☐ I have agreed to share the above-disclosed component copy of the agreement, together with a list of the				rm. A
5.	In return for the above-disclosed fee, I have agreed to	o render legal service for all aspec	ts of the bankruptcy	case, including:	
t c	<ul> <li>Analysis of the debtor's financial situation, and report of the debtor and filing of any petition, schedules, see Representation of the debtor at the meeting of credition. [Other provisions as needed]         Negotiations with secured creditors to reaffirmation agreements and applications of the debtor at the meeting of creditions.     </li> </ul>	statement of affairs and plan which editors and confirmation hearing, a to reduce to market value; ex ations as needed; preparatior	h may be required; nd any adjourned he emption planning	arings thereof;	g of
6. I	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any proceeding.			es or any other advers	sary
		CERTIFICATION			
	certify that the foregoing is a complete statement of ankruptcy proceeding.	f any agreement or arrangement for	r payment to me for	representation of the debto	r(s) in
Α	pril 10, 2018	/s/ Joseph R. Do	yle		
	ate	Joseph R. Doyle Signature of Attorna Bizar & Doyle, LI 123 West Madiso Suite 205	6279065 ey LC		
		Chicago, IL 6060 312-427-3100 Fa joe@bizardoylela	ax: 312-427-5400		
		Name of law firm			

Case 18-10412 Doc 1 Filed 04/10/18 Entered 04/10/18 12:52:47 Desc Main Document Page 60 of 65 B2030 (Form 2030) (12/15)

# United States Bankruptcy Court Northern District of Illinois

In r	e Alvin L Wrightington		_ Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENSAT	TION OF ATTORN	EY FOR DE	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I compensation paid to me within one year before the filing of the be rendered on behalf of the debtor(s) in contemplation of or in	e petition in bankruptcy, or a	agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	850.00
	Prior to the filing of this statement I have received		\$	850.00
	Balance Due		\$	0.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):	·		
4.	■ I have not agreed to share the above-disclosed compensatio	n with any other person unlo	ess they are meml	pers and associates of my law firm.
<ol> <li>6.</li> </ol>	□ I have agreed to share the above-disclosed compensation we copy of the agreement, together with a list of the names of the In return for the above-disclosed fee, I have agreed to render lee a. Analysis of the debtor's financial situation, and rendering ad b. Preparation and filing of any petition, schedules, statement of the debtor at the meeting of creditors and d. [Other provisions as needed]  Negotiations with secured creditors to reduce reaffirmation agreements and applications as 522(f)(2)(A) for avoidance of liens on househod By agreement with the debtor(s), the above-disclosed fee does a Representation of the debtors in any discharge proceeding.	the people sharing in the cor- gal service for all aspects of dvice to the debtor in determ of affairs and plan which ma confirmation hearing, and a to market value; exemp- needed; preparation and old goods.	npensation is atta the bankruptcy c ining whether to by be required; ny adjourned hea btion planning; d filing of moti	ched. ase, including: file a petition in bankruptcy; rings thereof;  preparation and filing of ons pursuant to 11 USC
	I certify that the foregoing is a complete statement of any agree		mant to me for m	opposentation of the debter(s) in
	bankruptcy proceeding.  April 3, 2018  Date	Joseph R. Doyle 627 Signature of Attorney Bizar & Doyle, LLC 123 West Madison S Suite 205 Chicago, IL 60602 312-427-3100 Fax: joe@bizardoylelaw Name of law firm	9965 Street	7

## **United States Bankruptcy Court** Northern District of Illinois

In re	Alvin L Wrightington	Debtor(s)	Case No. Chapter	7
	VER	RIFICATION OF CREDITOR MATE	RIX	
		Number of Cred	itors:	39
	The above-named Debtor(s) h (our) knowledge.	nereby verifies that the list of creditors is	s true and	correct to the best of my
Date:	April 10, 2018	/s/ Alvin L Wrightington Alvin L Wrightington Signature of Debtor		

Amex Po Box 297871 Fort Lauderdale, FL 33329

Aspen/atlanticus Po Box 105555 Atlanta, GA 30348

Bby/cbna Po Box 6497 Sioux Falls, SD 57117

Bk Of Amer Po Box 982238 El Paso, TX 79998

Cap1/cabel 4800 Nw 1st St Ste 300 Lincoln, NE 68521

Cap1/mnrds Po Box 30253 Salt Lake City, UT 84130

Capital One Po Box 5253 Carol Stream, IL 60197

Capital One Bank Usa N 15000 Capital One Dr Richmond, VA 23238

Cb/roomplce Po Box 182789 Columbus, OH 43218

Cbna
50 Northwest Point Road
Elk Grove Village, IL 60007

Ccs/first National Ban 500 East 60th St North Sioux Falls, SD 57104 Ccs/first Savings Bank 500 East 60th St North Sioux Falls, SD 57104

Chase Card P.o. Box 15298 Wilmington, DE 19850

Chase Mtg Po Box 24696 Columbus, OH 43224

City of Chicago Dept of Finance 111 W Jackson Blvd Ste 600 Chicago, IL 60604

Comenity Bank/ashstwrt Po Box 182789 Columbus, OH 43218

Comenity Bank/roomplce Po Box 182789 Columbus, OH 43218

Comenitybank/dressbarn Po Box 182789 Columbus, OH 43218

Comenitycapital/biglot 3100 Easton Square Pl Columbus, OH 43219

Credit First N A 6275 Eastland Rd Brookpark, OH 44142

Credit One Bank Na Po Box 98875 Las Vegas, NV 89193

Creditonebnk Po Box 98875 Las Vegas, NV 89193 Dsnb Macys Po Box 8218 Mason, OH 45040

First Svg Cc 500 East 60th St North Sioux Falls, SD 57104

Gm Financial Po Box 181145 Arlington, TX 76096

Great American Finance 20 N Wacker Dr Ste 2275 Chicago, IL 60606

Lane Bryant Retail/soa 450 Winks Ln Bensalem, PA 19020

Merrick Bk Po Box 9201 Old Bethpage, NY 11804

Peoples Engy 200 East Randolph Chicago, IL 60601

Peoples Gas Chicago, IL 60687-0001

Portfolio Recovery 120 Corporate Blvd. Suite 1 Norfolk, VA 23502

Rogers & Hol Po Box 879 Matteson, IL 60443

Syncb/jcp Po Box 965007 Orlando, FL 32896 Syncb/old Navy Po Box 965005 Orlando, FL 32896

Syncb/toysrus Po Box 965005 Orlando, FL 32896

Syncb/walmart Po Box 965024 El Paso, TX 79998

Thd/cbna Po Box 6497 Sioux Falls, SD 57117

Webbank/fingerhut 6250 Ridgewood Rd Saint Cloud, MN 56303

Worlds Foremost Bank N 4800 Nw 1st St Ste 300 Lincoln, NE 68521